

In re:  
Juan Claudio  
Maria Cristina Quinones  
Debtors

Case No. 23-11033-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: Oct 26, 2023

User: admin  
Form ID: 155

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Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Juan Claudio, Maria Cristina Quinones, 501 Welsh Road, Philadelphia, PA 19115-1817  |
| 14773290 | + CrossCountry Mortgage, LLC, C/O Andrew Spivack, Esquire, Brock and Scott, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930  |
| 14772452 | ++ PHILADELPHIA FEDERAL CREDIT UNION, ATTN BONNIE, 12800 TOWNSEND RD, PHILADELPHIA PA 19154-1095 address filed with court: Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154 |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| 14773683 | + Email/PDF: acg.acg.ebn@aisinfo.com              | Oct 27 2023 00:42:59 | BMW Bank of North America, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 14774850 | + Email/PDF: acg.acg.ebn@aisinfo.com              | Oct 27 2023 00:43:18 | BMW Bank of North America c/o AIS Portfolio Servic, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  |
| 14772442 | Email/PDF: acg.bmw.ebn@aisinfo.com                | Oct 27 2023 00:42:56 | Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016   |
| 14800554 | Email/Text: megan.harper@phila.gov                | Oct 27 2023 00:32:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14772443 | + Email/PDF: AIS.cocard.ebn@aisinfo.com           | Oct 27 2023 00:42:18 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 14783630 | + Email/PDF: ebn_ais@aisinfo.com                  | Oct 27 2023 00:43:46 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 14774387 | ^ MEBN  | Oct 27 2023 00:22:03 | CrossCountry Mortgage, LLC, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541   |
| 14789022 | Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 27 2023 00:31:00 | CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047  |
| 14772447 | Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 27 2023 00:31:00 | Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047   |
| 14776438 | Email/Text: mrdiscen@discover.com                 | Oct 27 2023 00:31:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14772446 | + Email/Text: mrdiscen@discover.com               | Oct 27 2023 00:31:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |

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|----------|--|----------------------|--|
| 14772449 | + Email/Text: Documentfiling@lciinc.com              | Oct 27 2023 00:31:00 | Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802                                       |
| 14790008 | + Email/Text: Documentfiling@lciinc.com              | Oct 27 2023 00:31:00 | LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268  |
| 14772450 | + Email/Text: M74banko@mercedes-benz.com             | Oct 27 2023 00:31:00 | Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685                                       |
| 14778538 | Email/Text: M74banko@mercedes-benz.com               | Oct 27 2023 00:31:00 | Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011                         |
| 14790481 | Email/Text: nsm_bk_notices@mcooper.com               | Oct 27 2023 00:31:00 | Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9741  |
| 14774529 | + Email/Text: RASEBN@raslg.com                       | Oct 27 2023 00:31:00 | Nationstar Mortgage LLC, c/o ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927 |
| 14772452 | Email/Text: CollectionsDept@PFCU.COM                 | Oct 27 2023 00:31:00 | Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154                                 |
| 14800244 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 27 2023 00:42:24 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  |
| 14794449 | ^ MEBN   | Oct 27 2023 00:22:08 | Philadelphia Gas Works, 800 W Montgomery Ave 3F, Philadelphia, PA 19122-2898   |
| 14774362 | + Email/Text: RASEBN@raslg.com                       | Oct 27 2023 00:31:00 | RAS Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927  |
| 14772453 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com       | Oct 27 2023 00:31:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001   |
| 14775527 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Oct 27 2023 00:31:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  |
| 14772454 | Email/Text: bknotice@upgrade.com                     | Oct 27 2023 00:31:00 | Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111  |
| 14788575 | + Email/PDF: ebn_ais@aisinfo.com                     | Oct 27 2023 00:43:49 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                                      |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 14772451 |               | Mr. Cooper  |
| 14772444 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 14772445 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 14772448 | *P++          | DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

| Name                       | Email Address   |
|----------------------------|---|
| ANDREW L. SPIVACK          | on behalf of Creditor CrossCountry Mortgage LLC andrew.spivack@brockandscott.com, wbpcf@brockandscott.com   |
| BRAD J. SADEK              | on behalf of Joint Debtor Maria Cristina Quinones brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com |
| BRAD J. SADEK              | on behalf of Debtor Juan Claudio brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com                  |
| CHARLES GRIFFIN WOHLRAB    | on behalf of Creditor Nationstar Mortgage LLC bkcf@friedmanvartolo.com  |
| DENISE ELIZABETH CARLON    | on behalf of Creditor CrossCountry Mortgage LLC bkgroup@kmllawgroup.com   |
| KENNETH E. WEST            | ecfemails@ph13trustee.com philaecf@gmail.com  |
| KENNETH E. WEST            | on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com   |
| MICHAEL PATRICK FARRINGTON | on behalf of Creditor CrossCountry Mortgage LLC mfarrington@kmllawgroup.com   |
| MICHELLE L. MCGOWAN        | on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com   |
| United States Trustee      | USTPRegion03.PH.ECF@usdoj.gov   |

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Juan Claudio and Maria Cristina  
Quinones

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11033-pmm

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this October 25, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer  
Judge, United States Bankruptcy Court

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